Case 09-06914 Doc 1 Filed 03/02/09 Entered 03/02/09 13:27:39 Desc Main United States Backmooty Colage 1 of 33 Northern District of Illinois **Voluntary Petition** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): KIMBLE, DELORES All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc.Sec.No./Complete EIN or other Tax I.D. No. Last four digits of Soc.Sec.No./Complete EIN or other Tax I.D. No. (if more than one, state all): XXX-XX-0256
Street Address of Debtor (No. & Street, City, State & Zip Code): (if more than one, state all): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2809 W. 142ND PLACE BLUE ISLAND, IL 60406 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Same as above Location of Principal Assets of Business Debtor (if different from street address above): **Information Regarding the Debtor (Check the Applicable Boxes)** Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) [X] Individual(s) [] Railroad [X] Chapter 13 [] Chapter 7 [] Corporation [] Stockbroker [] Chapter 11 Chapter 9 [] Chapter 12 [] Partnership [] Commodity Broker Sec. 304 - Case ancillary to foreign proceeding] Clearing Bank [] Other Nature of Debts (Check one box) Filing Fee (Check one box) [X] Consumer/Non-Business [] Business [X] Full Filing Fee attached Chapter 11 Small Business (Check all boxes that apply) [] Filing Fee to be paid in installments (Applicable to individuals only) Must Debtor is a small business as defined in 11 U.S.C. § 101 attach signed application for the court's consideration certifying that the Debtor is and elects to be considered a small business under 11 U.S.C. debtor is unable to pay fee except in installments. Rule 1006(b). See § 1 121 (e) (Optional) Official Form No. 3. THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information (Estimates only) [X] Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors [X] 1-15 [] 16-49 [] 50-99 [] 100-199 [] 1,000-over [] 200-999

[] \$50,001 to \$100,000 [X] 100,001 to \$500,000 [] \$500,001 to \$1,000,000

Estimated Assets
[] \$0 to \$50,000

Estimated Debts

Case 09-06914	Filed 03/02/09	Entered 03/02/0	9 13:27:39 Desc Main			
Voluntary Petition		ePalgoedotriks):				
(This page must be completed and filed in	every case)					
PRIOR BANKRUPTCY CASE F	ILED WITHIN LAS	T 6 YEARS (if more	than one, attach additional sheet)			
Location Where Filed: Northern District Illinois	Case Number:		Date Filed: 2004			
		OUSE, PARTNER, C tach additional sheet)	OR AFFILLIATE OF DEBTOR			
Name of Debtor:	Case Number:		Date:			
District:	Relationship:		Judge:			
	Signa	itures				
Signature(s) of Debtor(s) (Individ			Exhibit A			
I declare (or certify, verify, or state) under per			ebtor is required to file periodic reports (e.g.,			
the foregoing in true and correct.			with the Securities and Exchange Commission			
[If petitioner is an individual whose debts are petitioner is an individual whose debts are petitioner chapter 7] I			3 or 15(d) of the Securities Exchange Act of g relief under Chapter 11)			
may proceed under Chapter 7, 11, 12 or 13 of the			attached and made a part of this petition.			
Code, understand the relief available under ea	ch such chapter, and		Exhibit B			
choose to proceed under Chapter 7. I request relief in accordance with the chapter	of title 11 United	(To be co	mpleted if debtor is an individual			
States Code, specified in this petition.	of title 11, Office		ots are primarily consumer debts)			
, ,		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may				
X _/s/ Delores Kimble	3/2/09	proceed under Chapter 7, 11, 12, or 13 of title 11, United States				
Signature of Debtor	Date	Code, and have explained the relief available under each such				
% 7		chapter.				
XSignature of Joint Debtor	D-4:	X				
Signature of Joint Debtor	Date	Signature of Attorn	nev for Debtor(s) Date			
Telephone Number (if not represented by at	torney)	- 8	Exhibit C			
Signature of Attorney			or have possession of any property that poses			
~- g			and identifiable harm to public health or			
	3/2/09 .	safety?	C is attached and made part of this petition.			
Signature of Attorney for Debtor(s) Daniel M. Moulton Atty Reg# 620061	Date	[] No				
Printed Name of Attorney for Debtor(s)	•		f Non-Attorney Petition Preparer			
Law Offices of Daniel Moulton		I certify that I am a bankruptcy petition preparer as defined in 11				
Firm Name	TT (0.442		epared this document for compensation, and he debtor with a copy of this document.			
10249 South Western Avenue, Chicago, Address	<u>1L 60643</u> .		ne debtor with a copy of this document.			
(773) 429-1001		Printed Name of B	Sankruptcy Petition Preparer			
Telephone Number		G - 1 - 1 - C 24 - N -				
Signature of Debtor(Corporation/I	Partnership)	Social Security Nu	mber			
I declare under penalty of perjury that the infe	ormation provided in	Address				
this petition is true and correct, and that I hav file this petition on behalf of the debtor.	e been authorized to		urity numbers of all other individuals who			
the this petition on behalf of the debtor.		prepared or assisted in	n preparing this document:			
The debtor requests relief in accordance with t 11, United States Code, specified in this petitio			on prepared this document, attach additional the appropriate official form for each person.			
X		X				
Signature of Authorized Individual	Date	Signature of Bankr	ruptcy Petition Preparer Date			
Printed Name of Authorized Individual			preparer's failure to comply with the			
Title of Authorized Individual		provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.				

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Northern District of Illinois

In re:	DELORES KIMBLE	Case No.	
•		(if known)	

EXHIBIT D- INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIRMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- [X] 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- [] 2. Within the 180 days **before the filing of my bankruptcy case,** I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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[] 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
[] 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] [] Incapacity. (Defined in 11 U.S.C. 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); [] Disability. (Defined in 11 U.S.C. 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); [] Active military duty in a military combat zone.
[] 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: _/s/ Delores Kimble
Date:3/2/09

Northern District of Illinois

In re <u>DELORES KIMBLE</u> Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the total from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the Debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

			AIVI	OUNTS SCHEDE	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	Yes	1	\$250,000		
B – Personal Property	Yes	2	\$10,200		
C – Property Claimed as Exempt	Yes	1			
D – Creditors Holding Secured Claims	Yes	1		\$231,277	
E – Creditors Holding Unsecured Priority Claims	Yes	2		\$27,000	
F – Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$8,358	
G – Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I – Current Income of Individual Debtor(s)	Yes	1			\$3,594
J – Current Expenditures of Individual Debtor(s)	Yes	1			\$3,394
		12			
Assets			\$260,200		
				\$266,635	
Liabilities					

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SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J	CURRENT MARKET VALUE OF DEBTORS INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Residence 2809 W. 142 nd Place Blue Island, IL 60406	Fee Simple		\$250,000	\$230,000
		Total>	\$250,000	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citibank- checking and savings		\$200
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.				\$5,000
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.				\$2,000
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			

SCHEDULE B -PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY		CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Chevrolet Monte Carlo		\$3,000
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
	1	continuation sheets attached	Total	\$ 10,200

(Include amounts from any continuation sheets attached. Report total also on Summary

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor	elects	the	exempt	tions to	which	debtor	is	entitled	under:

(Check one box)

- [] 11 U.S.C. § 522(b)(l): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.
- [] 11 U.S.C. § 522(b)(2): Exemptions available under applicable non-bankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable non-bankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence or Homestead	735 ILCS 5/12-901	\$15,000.00	\$250,000
Necessary wearing apparel, Bible, school books, family pictures, and prescribed health aids of debtor and dependents	735 ILCS 5/12-1001 (a) (e)	100%	\$2,000
Personal property	735 ILCS 5/12-1001 (b)	\$4,000.00	\$5,200
Gross earnings	735 ILCS 5/12-803	85%	
Pension and retirement benefits	735 ILCS 5/12-1001 (g) (5)	100%	
Vehicle	735 ILCS 5/12-1001 (c)	\$2,400.00	\$3,000

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In re DELORES KIMBLE, Debtor(s)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled

"Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the

Summary of Schedules.

[] Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INC NATURE OF LIEN, AND DESCRIPTION AND MA VALUE OF PROPERTY OF TO LIEN	RKET	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. CitiMortgage, Inc.								\$225,000 + \$6,277 arrears	
PO Box 689196								arcars	
Des Moines, IA 50368-9196			VALUE \$						
ACCOUNT NO.									
			VALUE \$						
ACCOUNT NO.									
			VALUE\$						
ACCOUNT NO.									
			VALUE \$		1				
	-		<u> </u>	(Tota	l of t	Subto his p	tal age)	\$231,277	
continuation sheets attached				(Use only	on la	Tota st pa	al ge)	\$231,277	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

[X] Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

[] Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

[] Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

[] Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

[] Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

[] Deposits by individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

[] Alimony, Maintenance, or Support
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
[] Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
[] Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

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In re **DELORES KIMBLE**, Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							\$27,000
IRS 230 S. Dearborn Chicago, IL 60604							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
		CO	ontinuation sheets attached	Subt	otal	\$27	.000
			Ø			\$27	.000

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

[] Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							\$300
Payday Loan Store c/o ICS 17517 S. Kedzie Hazel Crest, IL 60429							
ACCOUNT NO.							
ACCOUNT NO. 4239801027282496							\$283.35
Legacy Visa PO Box 2677 Omaha, NE 68103-2677							
ACCOUNT NO. 4447962147831360							\$253.99
Credit One Bank PO Box 60500 City of Industry, CA 91716							
		co	ontinuation sheets attached		otal otal		37.34

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SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4146830012451784							\$622.34
Salute Payment Processing PO Box 790183 St. Louis, MO 63179-0183							
ACCOUNT NO. 5176690023574374							\$1,031.73
HSBC Card Services PO Box 17051 Baltimore, MD 21297-1051							
ACCOUNT NO. 147-234189							\$1,604.22
Tidewater Credit Services 6520 Indian River Road Virginia Beach, VA 23464-3439							
ACCOUNT NO. 0256							\$1,321.00
Sir Finance Corporation 6140 N. Lincoln Avenue Chicago, IL 60659							. ,
		C	ontinuation sheets attached	Subt	ntal	\$1	579.29

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SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2115/2116/2119							\$1,694.97
The Payday Loan Store of Illinois, Inc. 300 N. Elizabeth Street Chicago, IL 60607							
ACCOUNT NO. 4862362559668663							\$1,246.82
Capital One Services, LLC PO Box 30285 Salt Lake City, UT 84130-0285							
ACCOUNT NO.							
ACCOUNT NO.							
			ontinuation sheets attached	Sub+	otol	¢ ?	.941.79
			(Report also on Summary of So	T	otal		358.00

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

[X] Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Document

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the non-debtor spouse on this schedule. Include all names used by the non-debtor spouse during the six years immediately preceding the commencement of this case.

[X] Check this box if debtor has no Codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Single RELATIONSHIP None DEBTOR Occupation Supervisor Name of Employer How long employed AGE SPOUSE SPOUSE SPOUSE Social Security Administration How long employed 18 yrs. Address of Employer 600 W. Madison, 4 th Floor, Chicago, IL	Debtor's Marital Status:	DEPEND	DEPENDENTS OF DEBTOR AND SPOUSE					
Employment: DEBTOR SPOUSE Occupation Supervisor Social Security Administration How long employed 18 yrs.	Single	RELATIONSHIP	AGE					
Occupation Supervisor Name of Employer Social Security Administration How long employed 18 yrs.	•	None						
Occupation Supervisor Name of Employer Social Security Administration How long employed 18 yrs.	Employment:	DEBTOR	SPOUSE					
How long employed 18 yrs.		Supervisor						
	Name of Employer	Social Security Administration						
Address of Employer 600 W. Madison, 4 th Floor, Chicago, IL	How long employed	18 yrs.						
	Address of Employer	600 W. Madison, 4 th Floor, Chicago, IL						

Income: (Estimate of average monthly income)	Debtor	Spouse
Current monthly gross wages, salary, and commissions		
(pro rate if not paid monthly)	\$5,746	\$
Estimated monthly overtime	\$	\$
SUBTOTAL	\$5,746	\$
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$	\$
b. Insurance	\$	
c. Union dues	\$ \$	\$ \$
d. Other (Specify:)	\$	\$
SUBTOTAL OF PAYROLL DEDUCTIONS	\$2,152	\$
TOTAL NET MONTHLY TAKE HOME PAY	\$3,594	\$
Regular income from operation of business or profession or farm (attach detailed statement)	\$	\$
Income from real property	\$	\$
Interest and dividends	\$	\$
Alimony, maintenance or support payments payable to the debtor for the		
debtor's use or that of dependents listed above.	\$	\$
Social security or other government assistance		
(Specify)	\$	\$
Pension or retirement income	\$ \$ \$	\$
Other monthly income (Specify)	\$	\$
TOTAL MONTHLY INCOME	\$3,594	\$
TOTAL COMBINED MONTHLY INCOME \$		

(Report also on Summary of Schedules)

Describe any increase or decrease on more than 10% in any of the above categories anticipated to occur within the year following The filing of this document:

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate.

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$1,864
Are real estate taxes included? Yes X No	
Utilities Electricity and heating fuel	\$300
Water and sewer	\$40
Telephone	\$190
Other	\$0
Home maintenance (repairs and upkeep)	\$0
Food	\$250
Clothing	\$50
Laundry and dry cleaning	\$20
Child care	\$0
Medical and dental expenses	\$0
Transportation (not including car payments)	\$180
Auto Maintenance	\$0
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$0
Charitable contributions	\$0
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$0
Life	\$0
Health	\$0
Auto	\$85
Other	_ \$0
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$0
Other Student Loan	\$55
Alimony, maintenance, and support paid to others	\$0
Payments for support of additional dependents not living at your home	\$0
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0
Other <u>IRS</u>	\$360
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$3,39
	•
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, and regular interval.	nually, or at some other
A. Total projected monthly income	\$3,59
B. Total projected monthly expenses	\$3,39
C. Excess income (A minus B)	\$200
D. Total amount to be paid into plan each month	\$200

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In re **DELORES KIMBLE**, Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of $\underline{22}$ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date2/27/09	Signature/s/ Delores	Kimble(Debtor)	
	Signature	(Joint Debtor, if any)	

Penalty for making a false statement or concealing property: Fine of up to \$500,000.00 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re: DELORES KIMBLE, Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor mush furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Question 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attached a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. ss 101.

1. Income from employment or operation of business

[] None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

2009: \$6,000 2008:\$78,000 2007: \$78,000

2. Income other than from employment or operation of business

[X] None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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[X] None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT OF CREDITOR PAYMENTS PAID STILL OWING

[X] None

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

[X] None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATIONTION DISPOSITION

[X] None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one** year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATE OF DESCRIPTION
OF PERSON FOR WHOSE SEIZURE AND VALUE OF
BENEFIT PROPERTY WAS SEIZED

5. Repossessions, foreclosures and returns

[X] None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESS, DESCRIPTION
NAME AND ADDRESS FORECLOSURE SALE, AND VALUE OF
OF CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY

6. Assignments and receiverships

[X] None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF
NAME AND ADDRESS
DATE OF
ASSIGNMENT
OF ASSIGNEE
ASSIGNMENT
OR SETTLEMENT

[X] None

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b. List all property which has be pin the depute of payto pin region, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

DESCRIPTION OF COURT NAME AND ADDRESS DATE OF AND VALUE OF **PROPERTY**

CASE TITLE & NUMBER OF CUSTODIAN **ORDER**

7. Gifts

[X] None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP **DESCRIPTION** OF PERSON TO DEBTOR DATE AND VALUE OR ORGANIZATION IF ANY OF GIFT OF GIFT

8. Losses

[X] None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case:. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF BY INSURANCE, GIVE PARTICULARS **PROPERTY** LOSS

9. Payments related to debt counseling or bankruptcy

[] None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Daniel M. Moulton 10249 S. Western Avenue Chicago, Illinois 60643

DATE OF PAYMENT, AMOUNT OF MONEY OR NAME OF PAYOR IF **DESCRIPTION AND VALUE** OTHER THAN DEBTOR **OF PROPERTY** \$400

10. Other transfers

[X] None

List all property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE

NAME AND ADDRESS RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY **TRANSFERRED** AND VALUE RECEIVED

11. Closed financial accounts

[X] None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case.

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Include checking, savings, or other intraccounts deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER
OF ACCOUNT AND
AMOUNT OF FINAL BALANCE

AMOUNT PAID DATE OF SALE OR CLOSING

12. Safe deposit boxes

[X] None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

13. Setoffs

[X] None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SET OFF

14. Property held for another person

[X] None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

DESCRIPTION AND VALUE

OF OWNER

OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

[] None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 13033 Wood, #3F Blue Island, IL NAME USED

DATES OF OCCUPANCY

2007

16. Spouses and Former Spouses

[X] None

If the debtor resides or resided in a community property state, commonwealth, or territory, (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information

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"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous of toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waster, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

[X] None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME NAME AND ADDRESS DATE OF ENVRIONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

[X] None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

[X] None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS DOCKET NUMBER STATUS OR OF GOVERNMENTAL UNIT DISPOSITION

18. Nature, location and name of business

[X] None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **sex years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

TAXPAYER BEGINNING AND ENDING
NAME I.D. NUMBER ADDRESS NATURE OF BUSSINESS DATES

[X] None

b. Identify any business listed in response to subdivision a., above that is "single asset real estate" as defined in 11 U.S.C. ss 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has bee, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partner ship; a sole proprietor or otherwise self-employed.

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(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

[X] None

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

[X] None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

[X] None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

[X] None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

[X] None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

[X] None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

[X] None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

[X] None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

[X] None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately

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NAME ADDRESS DATE OF WITHDRAWAL

[X] None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals

[X] None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group

[X] None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds

[X] None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER INDENTIFICATION NUMBER

* * * * * *

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United States Bankruptcy Court Northern District of Illinois

Case No.

	In re	DELORES	KIMBLE,	Debtor
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	Chapter13
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received
	Balance Due
2.	The source of the compensation paid to me was:
	[X] Debtor [] Other (specify)
3.	The source of compensation to be paid to me is:
	[X] Debtor [] Other (specify)
4.	[] I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	[] I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

- 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

Case 09-06914 Doc 1 Filed 03/02/09 Entered 03/02/09 13:27:39 Desc Main Document Page 31 of 33 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

 $d. \ \ Representation \ of the \ debtor \ in \ adversary \ proceedings \ and \ other \ contested \ bankruptcy \ matters;$

e. [O	Other provisions as needed]		
6. By agre	eement with the debtor(s), the	e above-disclosed fee does not include the following services:	
	L certify that the	CERTIFICATION foregoing is a complete statement of any agreement or arrangement for payment to me	
	for representation of the debtor(s) in this bankruptcy proceeding.		
		/s/ Daniel M. Moulton .	
	Date	Signature of Attorney	

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UNITED STATE BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER 342(b) OF THE BANKRUPTCY CODE

In accordance with 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors who debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under 707(b) of the Code. If is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans, debts incurred to pay non-dischargeable taxes, domestic support and property settlement obligations, most fines, penalties, forfeitures, and criminal restitution obligations, certain debts which are not properly listed in your bankruptcy papers, and debts for death or personal injury caused by operating motor vehicles, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, for from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All of Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations, most student loans, certain taxes, most criminal fines and restitution obligations, certain debts which are not properly listed in your bankruptcy papers, certain debts for acts that caused death or personal injury, and certain long term secured obligations.

Case 09-06914 Doc 1 Filed 03/02/09 Entered 03/02/09 13:27:39 Desc Main Chapter 11: Reorganization \$1,000 films (1971) administrative (1972) administrative (1972) Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the d notice required by 342(b) of the Bankruptcy Code.	ebtor's petition, hereby certify the	hat I delivered to the debtor this
Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (if bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. 110)	
Address:		
v		
X Signature of Bankruptcy Petition Preparer or officer,		
Principal, responsible person, or partner whose Social		
Security number is provided above.		
Certificate of	the Debtor	
I (We), the debtor(s), affirm that I (we) have received and read	this notice.	
	X_/s/ Delores Kimble	2/27/09
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any) Date	